



STATE OF INDIANA  
OFFICE OF THE GOVERNOR  
State House, Second Floor  
Indianapolis, Indiana 46204

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Mitchell E. Daniels, Jr.  
*Governor*

September 26, 2006

The Honorable George W. Bush  
President of the United States  
The White House  
Washington, D. C. 20202

Through: Edward G. Buikema  
Regional Director  
FEMA Region V  
563 South Clark Street, 6<sup>th</sup> Floor  
Chicago, IL 60605-1521

Dear Mr. President:

Under the provisions of Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5206 (Stafford Act), and implemented by 44 CFR § 206.36, I respectfully request that you declare a major disaster for the State of Indiana as a result of flash flooding that occurred in Vanderburgh County on September 12, 2006 and Lake County on September 13, 2006. I respectfully reserve the right to request assistance for additional counties as substantiating documentation is received and damage assessments reveal the need for assistance.

The State of Indiana experienced the effects of a low pressure system that extended from September 10-14 bringing torrential rainfall over several areas of the state. These rainfall events caused the greatest damages in municipalities of Vanderburgh and Lake Counties. These two counties were each severely damaged by flash flooding from the same low pressure system. The weather events that caused the damages sustained by the state are detailed below and in Attachment B to this letter. This attachment is a summary prepared by Mr. David Tucek, Warning Coordination Meteorologist, National Weather Service, Indianapolis.

In response to the situation and in accordance with Section 401 of the Stafford Act, the State Comprehensive Emergency Management Plan was executed on September 12, 2006. Under Indiana Code, I declared a State of Disaster Emergency on September 14, 2006 for Lake County and for both Vanderburgh and Lake Counties on September 26, 2006 (Attachments A and A1).

On September 15, I requested a federal, state and local damage survey of the affected areas of Lake County and on September 20, I requested Vanderburgh County be surveyed. Preliminary assessments indicate that the most severe impacts were to homes and businesses.

I have determined that this incident is of such severity and magnitude that effective response is beyond the capabilities of the state and local governments and supplementary Federal assistance is necessary. I am respectfully requesting the implementation of Individual Assistance Programs including Disaster Housing, Disaster Unemployment Assistance, Crisis Counseling, Individual and Household Programs and Other Needs Assistance, as well as Hazard Mitigation state-wide and Small Business Administration disaster loans. I respectfully reserve the right to request the Public Assistance Program when damages are more fully understood and assessments indicate that supplementary assistance is necessary for the recovery of government infrastructure.

Preliminary estimates of the types and amount of assistance needed under the Stafford Act are tabulated in Enclosure A. Estimated requirements for assistance from certain Federal agencies under other statutory authorities are tabulated in Enclosure C. Below is a detailed description of the damage caused by the storm in Lake and Vanderburgh Counties.

Vanderburgh County:

On the afternoon of September 12 torrential rainfall caused flash flooding to occur city-wide within the City of Evansville in Vanderburgh County and portions of the Town of Newburg in Warrick County. However, the greatest impact occurred in the southeastern quadrant of Evansville. Rainfall rates of two inches per hour caused the National Weather Service in Paducah to issue flash flood warnings for Vanderburgh and Warrick Counties. At 3:09 p.m. law enforcement reported flooding was occurring in Newburgh. By 3:23 p.m. water rescues were being conducted in Evansville. Rainfall amounts of up to six inches fell in very short time causing extensive storm runoff. National Weather Service received reports of homes flooded with up to 10 feet of water. Local damage assessments conducted in Evansville indicate that over 200 homes were affected. American Red Cross damage assessments indicate that two homes were destroyed, 43 homes sustained major damages, 13 sustained minor damages and an additional 74 were affected. Damage assessments by local government officials indicate 27 homes sustained major damage, 119 homes sustained minor damage and 83 were affected. Low to moderate income housing sustained the greatest damages in Evansville. While the unemployment rate is at 5.5% or 16,323 persons, the population of the city living below poverty level is 10.1% or 29,915 persons. Nearly 30,000 residents are of retirement age. Additionally, over 6,100 residents of the City have an annual income of under \$10,000. Many of the damaged homes are occupied by residents who do not have the ability to acquire or repay a loan no matter how generous the terms.

Lake County:

Within hours, this same system produced damages on the morning of September 13 causing heavy rainfall to occur over the northern third of Lake County. According to the National Weather Service Chicago Office, "strong thunderstorms on the back side of a slow moving low pressure system produced torrential rainfall on Wednesday, September 13 across the northern portions of Lake County, Indiana. Rain over the previous 4 days had preconditioned the soil for a possible flooding event. A few showers and thunderstorms began across the hardest hit area of Highland and Griffith at about 2:15 am CDT on early Wednesday morning. The main band of rain started at about 6:37 am CDT in this area as a light to moderate rain. The training of heavy rain and thunderstorms began at about 8:30am CDT and lasted until about noon CDT. This is when the bulk of the rain fell across the Little Calumet River basin and caused the flooding. At 9:01 am CDT, the National Weather Service issued an Urban and Small Stream Flood Advisory for Lake County. At 10:42 am CDT, on Wednesday, the National Weather Service upgraded the advisory to a Flash Flood Warning for Northern Lake County, specifically mentioning Schererville, Munster, Merrillville, Highland, Hammond, Griffith and Gary. Rainfall estimates according to Doppler radar indicated a widespread area of about 3 to 4 inches across Lake County. Ground truth reports from Highland showed amounts ranging from 3.79 inches to 7.94 inches." Highland officials reported local measurements of 7 to 9 inches.

This torrential storm runoff caused the flooding of homes both in basements and on first floors causing great damages in the municipalities of East Chicago, Gary, Griffith, Hammond and Highland. Numerous residents required water rescue from their homes. It is estimated that thousands of homes have received some degree of flood damage. The American Red Cross has indicated the Town of Highland alone has nearly 1400 homes affected. County-wide the affected homes will number 4000. On Wednesday evening the local American Red Cross chapter indicated that this event would require National American Red Cross assistance. Local damage assessments continue throughout the affected area at this time. A Red Cross Service Center has been established by the Red Cross at the Lincoln Center in the Town of Highland. From this location they have issued over 1450 cleanup kits, provided nearly 800 meals, 11764 snacks, and estimated that they would open 400 cases. As of close of business yesterday they had opened 501 cases. They have also made 362 mental health contacts. The ARC continues to operate one shelter.

The greatest impacts from this event were felt in the towns of Griffith and Highland. The Town of Griffith experienced not only town-wide overland flash flooding, but also riverine type flooding when the Cady Marsh Ditch overflowed spilling into nearby neighborhoods. Local officials have identified seepage and overtopping in the Cady Marsh Ditch. Backflow from toe drains along the Little Calumet River also impacted homes on the north side of Highland. Town officials believe there are from 50 to 70 homes with first floor flooding ranging from one foot to four feet.

The Town of Highland experienced flash flooding as well as riverine flooding from Cady Marsh Ditch, the Little Calumet River and Hart Ditch. As stated earlier, nearly 1400 homes are impacted. Some of the most serious damages include collapsed basements and first floor flooding.

The City of Gary experienced flooding from both overland and sewer backups. The Black Oak and Small Farms subdivisions of the city experienced some of the greatest impacts. These two areas of the city are very low income housing. Small Farms homes are on septic tanks and many have ceased to function due to soil saturation from the flooding. Regulations prohibit repair of septic systems in this area. Therefore, some of the affected homes may be uninhabitable. Additionally, 24.8% of the population, or 25,070 persons are at poverty level or below. Unemployment, as of March of 2005 was at 6.6% or 6,597 persons out of work. Over 22,400 residents or nearly one quarter of the City residents are of retirement age.

The City of East Chicago suffered flash flooding causing overland flooding, sewer backups, and structural damages. Damages to homes due to rain infiltrating roofs causing ceilings to collapse were reported. Twenty-four percent (24%) of the population of this city falls below poverty level. Of the 32,000 homes in the city, 2,418 households have an annual income of less than \$10,000.

Like the other cities and towns, the City of Hammond also experienced severe flash flooding that included overland flooding and sewer backups. They also share many of the same socioeconomic issues. Many of the affected households are on fixed incomes as well.

Literally, thousands of basements have been flooded by rainwater runoff or sewer backup. A very high percentage of the affected basements are used as living areas containing kitchens, bedrooms and other essential living space. These converted basements are predominately in the homes of low income working residents. The infiltration of fecal materials, hydrocarbons and other foreign substances carried by the flood waters pose the possibility of a serious threat to health and safety throughout the affected region. Mold has already started to form in some homes. Without the assistance that the Individual and Household program can provide, these residents may attempt to retain tainted household goods that will lead to health issues. Basement walls have been compromised by hydrostatic pressure. Many that were constructed of concrete block have developed cracks that will continue to allow infiltration of water. Again, collapsed and bowed walls have been verified during the preliminary damage assessment.

Several jurisdictions, as a matter of routine, send their building authority to inspect homes when residents report damages. Building officials tag unsafe homes and deny entry to its occupants. Therefore, some residents have not reported serious damages because they fear they would lose access to their home and have no means to finance temporary lodging.

Residents throughout the affected area are complaining to the Indiana Department of Insurance. Policy holders are finding that their insurers are not covering their damages. Even insurance agents have complained to the Department that they have written policies that the companies are not honoring due to the cause of damages. After improvements were made on the Cady Marsh Ditch and Little Calumet River homeowners were led to believe that flood insurance would no longer be required. Therefore, many did not renew policies. Flood insurance coverage throughout the entire affected area was found to be very low.

The vast areas of standing water have provided ideal breeding grounds for mosquitoes and have already begun to propagate populations. The Black Oak and Small Farms areas of the City of Gary are already experiencing high concentrations of mosquitoes. Due to the density of the populations and aging sewer systems or failed septic systems, the threat of water borne and mosquito born diseases exists. The flooding has come at the peak of the West Nile virus season and, therefore, is a serious public health concern requiring immediate monitoring/abatement programs.

Lake County is the second most populated county in the state. Most of the population of the county lies in its northern half. The county is very industrialized in the northern quarter and has experienced many plant closings and production reductions in the past few years. The layoffs have caused many residents further stress on financial resources and family suffering. Much of the affected area contains large segments of low income and high unemployment. Many of the cities and towns have high populations of retired and elderly residents on small fixed incomes. While there is progress being made in improving the local economies, it may not have an immediate effect on the most affected populations.

Road and bridge closures from flooding have been numerous throughout the affected areas. These closures have been a tremendous burden upon the various emergency response services as they have tried to provide law enforcement, fire and emergency medical services. The Town of Highland damaged a police car in the flood waters. Flood related problems have also caused the closure of schools, churches, businesses and many other public activities as well as disrupted essential services to the elderly and needy such as Meals on Wheels and other feeding programs.

Evacuations and water rescues were conducted throughout the affected areas. School children had to be taken by boat from South Ridge Elementary school in Highland. Automobiles floated through the streets, manhole covers washed away, and sewer collapses were reported in both Lake and Vanderburgh Counties.

The following information is furnished on the nature and amount of state and local resources that have been, or will be used, to alleviate the situation:

Local governments have responded to the fullest extent possible. Fire, police, emergency medical, street and highway departments, as well as utilities have provided

the assistance necessary to save lives and alleviate the threats to health and safety. Township Trustees are providing up to \$50 in assistance for cleaning supplies. The Lake County Economic Development Department is providing limited grants to homeowners from their limited emergency relief fund. Conversations with Economic Development Department officials indicate that the need for the grant program far exceeds their resources.

The State EOC was activated and the Comprehensive Emergency Management Plan was implemented on September 12, 2006. The situation was monitored to provide additional assistance upon request from local governments. The following state agencies have provided, and are continuing to provide, assistance:

- Indiana Department of Transportation (INDOT) provided emergency assistance to local street and highway departments in closing roads and bridges, providing signage and barricades.
- Indiana State Police (ISP) provided assistance with traffic control, rescue, security and aerial support.
- Indiana Department of Natural Resources (IDNR) provided assistance to local governments by monitoring flood levels, threatened dams and levees, and assisted in traffic control and water rescue. Indiana State Department of Health (ISDH) provided information on nursing homes and waterborne disease safety.
- Military Department of Indiana (MDI) monitored the situation for emergency needs.
- Indiana Utility Regulatory Commission (IURC) monitored outages and kept the EOC advised of the severity of the outages as well as estimated times that power would be restored.
- Indiana Department of Insurance (IDOI) provided on-site personnel to assist consumers by providing expert insurance information, claims assistance and complaints.
- Family and Social Services Administration (FSSA), Division of Mental, Health deployed the District 1 Mental Health Disaster Response Team to assist the American Red Cross in providing Crisis Counseling to victims in Lake County.
- Indiana Department of Homeland Security (IDHS) provided overall direction and control on my behalf, continuously monitored the situation, surveyed stricken areas, coordinated requests from cities, towns and counties, maintained a continual status of medical facilities, provided technical assistance, investigative services, monitored fire operations throughout the affected areas, provided building safety personnel and coordinated with federal agencies including the Federal Emergency Management Agency.

I intend to implement the Other Needs Assistance Program as shown in Enclosure A. I certify that for this major disaster, the state and local governments will assume all applicable non-Federal share of costs required by the Stafford Act. Total expenditures are expected to exceed \$637,000 in accordance with the table in Enclosure D.

Joint State/Federal preliminary Individual Assistance damage assessments were conducted. The results for Lake County alone are 4 destroyed, 87 sustaining major damage, 1142 with minor and 2391 were affected. The survey conducted in Vanderburgh County indicated that 17 homes were destroyed, 47 sustained major damages, 260 with minor damage and 206 were affected. The combined total of Destroyed homes and homes sustaining major damages equal 155 homes and 1,429 that have sustained minor damage. Nearly 3,000 homes are also affected.

The greatest impacts were found to be in the Town of Highland. This community suffered some form of damages to over 1,000 of its 1,472 homes or over 70% of its households.

It must also be taken into consideration that flash flooding results in "invisible" damages. Invisible in as much as the damages occur inside homes and in basements not observable from the exterior of the structure except in cases of total failure of basement walls. Waterlines, regardless of the depth of flooding, many times are difficult to detect, therefore, survey team members must be able to access the interior of the structures to make an assessment. The occupants of many of the homes in the affected areas were not available to allow entry to their homes. Aerial images of the impacted areas clearly demonstrate the massive extent and magnitude of the flooding. It is certain that additional serious damages exist throughout the flood damaged region. As I write this letter additional reports of damaged homes are being received by local emergency management officials. The soil remains saturated in the affected areas and any additional rainfall will be cause for concern.

In addition, I anticipate the need for debris removal, which poses an immediate threat to lives, public health, and safety. Pursuant to Sections 403 and 407 of the Stafford Act, 42 U.S.C. §§ 5170b & 5173, the State agrees to indemnify and hold harmless the United States of America for any claims arising from the removal of debris or wreckage for this disaster. The State agrees that debris removal from public and private property will not occur until the landowner signs an unconditional authorization for the removal of debris.

I have designated J. Eric Dietz, Executive Director of the Indiana Department of Homeland Security, as the State Coordinating Officer for this request. He will work with the Federal Emergency Management Agency in damage assessments and may provide further information or justification on my behalf.

During the past two years, Hoosiers have worked to restore the public infrastructure and their homes due to damages sustained by previous disasters. As you are aware, two of the affected counties, Vanderburgh and Warrick, are still involved in long term recovery from the November 2005 tornado disaster. Many of these same Hoosiers will again be repairing their disaster damaged homes as well as removing flood debris, repairing local public buildings, roads and bridges. The preliminary damage assessment

The President  
September 26, 2006  
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was completed in Vanderburgh County on the morning of September 23. In the afternoon and evening hours of September 23, the City was again hit by flash flooding. Flooding appears to be widespread in our southern counties. Local damage assessments are being conducted again at this time.

Supplemental federal assistance is warranted and necessary for the Hoosier communities affected by these severe flash floods. While the U.S. Small Business Administration operates an excellent disaster loan program, due to the large numbers of unemployed, retired and low income victims, a disaster loan program, will not in itself, provide the assistance for the residents, who number in the thousands, need to recover. Only the assistance provided under the Individual Assistance Programs will be capable to serve these less fortunate victims.

I shall look forward to your earliest possible reply.

Sincerely,

  
Mitchell E. Daniels, Jr.

Attachments A, A1 and B  
Enclosures A, C and D



STATE OF INDIANA  
EXECUTIVE DEPARTMENT  
INDIANAPOLIS

EXECUTIVE ORDER 06-15

FOR: DECLARING A DISASTER EMERGENCY IN LAKE COUNTY, INDIANA DUE  
TO HEAVY RAINFALL, SIGNIFICANT FLOODING AND FLASH FLOODING

TO ALL TO WHOM THESE PRESENTS MAY COME, GREETINGS:

WHEREAS, heavy rains swept through Lake County on September 12 and 13, 2006;

WHEREAS, serious flooding and flash flooding resulted from the heavy rains; and

WHEREAS, as a result of the flooding and flash flooding, there has been significant  
damage to public and private property; and

WHEREAS, the Indiana Department of Homeland Security has mobilized and deployed  
all available state resources to assist the victims, local officials and  
political subdivisions affected by this disaster.

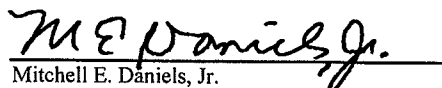
NOW, THEREFORE, I, Mitchell E. Daniels, Jr., by virtue of the authority vested in me  
as Governor of the State of Indiana, do hereby

DECLARE, that a state of disaster emergency exists in Lake County, Indiana; and

ORDER the Indiana Department of Homeland Security, having already  
implemented the State Emergency Plan, to provide needed  
emergency services to the damaged areas of Lake County impacted by the  
heavy rains and subsequent flooding and to coordinate assistance with  
appropriate federal, state and local agencies.

This declaration of disaster emergency was in effect beginning September 12, 2006, and  
continues.

IN TESTIMONY WHEREOF, I, Mitchell E.  
Daniels, Jr., have hereunto set my hand and  
caused to be affixed the Great Seal of the State  
of Indiana on this 14<sup>th</sup> day of September, 2006.

  
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Mitchell E. Daniels, Jr.  
Governor of Indiana





ATTEST: Todd Rokita  
Secretary of State

STATE OF INDIANA  
EXECUTIVE DEPARTMENT  
INDIANAPOLIS

EXECUTIVE ORDER 06-16

**FOR: DECLARING A DISASTER EMERGENCY IN LAKE COUNTY AND  
VANDERBURGH COUNTY, INDIANA DUE TO HEAVY RAINFALL,  
SIGNIFICANT FLOODING AND FLASH FLOODING**

TO ALL TO WHOM THESE PRESENTS MAY COME, GREETINGS:

- WHEREAS, from September 10 through September 14, 2006, a single, large low pressure system moved slowly through the Great Lakes and Ohio Valley Regions providing an extended period of rain that, beginning on September 12, 2006, resulted in flash flooding and flooding in Lake and Vanderburgh Counties;
- WHEREAS, in Lake County, significant flooding occurred in Hammond, Griffith, Highland, East Chicago, Gary and surrounding areas where over 3,500 homes were inundated, some severely, and water rescues were conducted in homes and schools due to the rapid rate at which the water rose;
- WHEREAS, in Vanderburgh County, significant flooding occurred in Evansville resulting in the closure of several local roads and major highways, several homes were inundated, numerous cars needed towing, and thirty (30) or more water rescues were required;
- WHEREAS, on September 14, 2006, after extensive damage was reported by Lake County, Executive Order 06-15 was issued, declaring a state of disaster emergency in Lake County due to serious flooding and flash flooding that occurred as a result of heavy rain that swept through Lake County on September 12 and 13, 2006; and
- WHEREAS, subsequent to the issuance of Executive Order 06-15, extensive damage has been reported by Vanderburgh County as a result of the flooding caused by this storm system.

NOW, THEREFORE, I, Mitchell E. Daniels, Jr., by virtue of the authority vested in me as Governor of the State of Indiana, do hereby:

DECLARE that a state of disaster emergency exists in Lake and Vanderburgh Counties; and

ORDER the Indiana Department of Homeland Security, having already implemented the State Emergency Plan, to provide needed emergency services to the damaged areas of Lake and Vanderburgh Counties impacted by the heavy rains and subsequent flooding and to coordinate assistance with appropriate federal, state and local agencies.

This declaration of disaster emergency was in effect beginning on September 12, 2006.



IN TESTIMONY WHEREOF, I, Mitchell E. Daniels, Jr., have hereunto set my hand and caused to be affixed the Great Seal of the State of Indiana on this 26<sup>th</sup> day of September, 2006.

*M. E. Daniels, Jr.*  
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Mitchell E. Daniels, Jr.  
Governor of Indiana

ATTEST: Todd Rokita  
Secretary of State

*Todd Rokita*

**ATTACHMENT B**

Weather System Causing the Evansville, Indiana and Lake County, Indiana Floods of 12-13 September 2006

A strong weather system atypical for late summer impacted Indiana and the Midwest from 10 September through 14 September 2006. A single, large low pressure system moved slowly through the Great Lakes and Ohio Valley Regions providing an extended period of rain that moistened the ground, raised stream levels and raised the flash flood threat potential. Two events from this weather system, one in Evansville, and one in Lake County, proved particularly disastrous.

This single low pressure system pulled plentiful Gulf of Mexico air northward into Indiana culminating in available moisture for rain exceeding 150% of normal, a value the National Weather Service considers a threshold for flash flooding rain potential. This was the case for both the Evansville and Lake County events.

In the case of the Evansville event, beginning around 400 AM CDT and ending around 400 PM CDT 12 September, heavy rainfall from showers and thunderstorms repeatedly "trained" over the southeast side of Evansville. National Weather Service radar estimates and measured rainfall from weather observers indicated rainfall totals of 3 to 6 inches. The greatest concentration of heavy rainfall occurred in the afternoon hours. Several local roads and major highways were closed due to several feet of water. In addition, several homes were inundated, as many as 50 cars needed towing, and 30 or more water rescues were required.

In Lake County, throughout the morning of 13 September, this same slow moving low pressure system produced heavy rain and thunderstorms with rainfall totaling from 2 to nearly 8 inches. The slow movement and long duration of this heavy rain resulted in significant flooding in the Hammond, Griffin, and Highland areas. At least 1,000 homes were inundated, some severely, and water rescues were conducted in homes and schools due to the rapid rate at which the water rose.

Thus this single low pressure system moving slowly across the Great Lakes and Ohio Valley Region resulted in significant flood events in Northwest and Southwest Indiana. The total rainfall from these events was nearly twice the normal monthly rainfall either of these areas would receive.

Respectfully submitted,

David R. Tucek  
Warning Coordination Meteorologist  
National Weather Service Indianapolis  
317-856-0368

**ENCLOSURE A**  
Estimated Requirements for Individual Assistance  
The Stafford Act

Temporary Housing	Repairs	Replacement	Permanent Housing Construction	Other Assistance	Other Programs (Disaster Unemployment Assistance, Legal Services, and Crisis Counseling)
400	700	TBD	TBD	724	TBD

**ENCLOSURE C**

Estimated Requirements for Other Federal Agency Programs

**TBD**

County	SBA Home Loans	SBA Business Loans	FSA Loans	NRCS
Lake	\$ 6,264,867	\$ 600,631	TBD	TBD
Vanderburgh	\$ 854,300	\$ 31,613	TBD	TBD
Totals	\$7,119,167	\$632,244	TBD	TBD

**ENCLOSURE D**

**Governor's Certification**

I certify that for this current disaster, State and local government expenditures and obligations will include the non-federal share of costs required by the Stafford Act. As stated in my basic letter, and based on information available at this time, tabulation of these estimated expenditures and obligations are as follows:

CATEGORY OF ASSISTANCE	AMOUNT	
	STATE	LOCAL
Individual Assistance		
"Other Assistance" under Individuals and Households Program	\$637,000	
Other NRCS		
<b>TOTAL:</b>		
Public Assistance:		
Category A - Debris Removal		Unknown
Category B - Emergency Protective Measures		Unknown
Category C - Roads and Bridges		Unknown
Category D - Water Control Facilities		Unknown
Category E - Buildings and Equipment		Unknown
Category F - Utilities		Unknown
Category G - Other ( Parks, Recreational Facilities, etc.)		Unknown
<b>TOTAL:</b>		Unknown
<b>Grand Total:</b>	\$637,000	Unknown

\* Preliminary amount. Assessments are continuing and amounts will increase.